

Certificate Number: 03844-TXN-DE-021844061

Bankruptcy Case Number: 13-10193



03844-TXN-DE-021844061

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on September 16, 2013, at 11:15 o'clock AM EDT, Carol A Nilsen completed a course on personal financial management given by internet by Start Fresh Today Instructional, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Northern District of Texas.

Date: September 16, 2013 By: /s/Christopher Pacheco

Name: Christopher Pacheco

Title: Educator